

Fill in this information to identify the case:

Debtor 1 Kireema Atah Sprowal

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PA
(State)

Case number 17-10840-elf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as
Trustee of the Bungalow Series IV Trust

Court claim no. (if known): 9

Last 4 digits of any number you use to
identify the debtor's account: 5018

Date of payment change:
Must be at least 21 days after date 05 / 01 / 2021
of this notice

New total payment: \$ 894.42
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 496.30

New escrow payment: \$ 583.92

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Kireema Atah Sprowal
First Name Middle Name Last Name

Case number (if known) 17-10840-elf

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle Ghidotti
Signature

Date 03/10/2021

Print: Michelle Ghidotti
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger LLP.

Address 1920 Old Tustin Ave.
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com

(800) 603-0836
 Para Español, Ext. 2660, 2643 o 2772
 8:00 a.m. - 5:00 p.m. Pacific Time
 Main Office NMLS #5985
 Branch Office NMLS #9785

KIREEMA SPROWAL
 C/O BRAD J SADEK
 1315 WALNUT ST STE 502
 PHILADELPHIA PA 19107

Analysis Date: March 05, 2021

Final

Property Address: 4213 ADAMS AVENUE PHILADELPHIA, PA 19124

Loan:

**Annual Escrow Account Disclosure Statement
 Account History**

This is a statement of actual activity in your escrow account from July 2020 to Apr 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information			Current:	Effective May 01, 2021:
Principal & Interest Pmt:			310.50	310.50
Escrow Payment:			496.30	583.92
Other Funds Payment:			0.00	0.00
Assistance Payment (-):			0.00	0.00
Reserve Acct Payment:			0.00	0.00
Total Payment:			\$806.80	\$894.42

Escrow Balance Calculation		
Due Date:		Dec 01, 2020
Escrow Balance:		(1,611.43)
Anticipated Pmts to Escrow:		2,481.50
Anticipated Pmts from Escrow (-):		178.95
Anticipated Escrow Balance:		\$691.12

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(4,316.94)
Jul 2020		496.30		*		0.00	(3,820.64)
Aug 2020		496.30		*		0.00	(3,324.34)
Aug 2020				179.80	* Forced Place Insur	0.00	(3,504.14)
Sep 2020				59.88	* Forced Place Insur	0.00	(3,564.02)
Oct 2020		496.30		*		0.00	(3,067.72)
Oct 2020				59.88	* Forced Place Insur	0.00	(3,127.60)
Nov 2020		496.30		*		0.00	(2,631.30)
Nov 2020		496.30		*		0.00	(2,135.00)
Nov 2020				59.82	* Forced Place Insur	0.00	(2,194.82)
Dec 2020		496.30		*		0.00	(1,698.52)
Dec 2020				59.71	* Forced Place Insur	0.00	(1,758.23)
Jan 2021				59.65	* Forced Place Insur	0.00	(1,817.88)
Feb 2021		496.30		*		0.00	(1,321.58)
Feb 2021		496.30		*		0.00	(825.28)
Feb 2021				59.65	* Forced Place Insur	0.00	(884.93)
Feb 2021				726.50	* City/Town Tax	0.00	(1,611.43)
					Anticipated Transactions	0.00	(1,611.43)
Feb 2021				59.65	Forced Place Insur		(1,671.08)
Mar 2021		1,985.20		59.65	Forced Place Insur		254.47
Apr 2021		496.30		59.65	Forced Place Insur		691.12
	\$0.00	\$6,451.90	\$0.00	\$1,443.84			

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	691.12	4,192.37
May 2021	438.03	3,814.00	Flood Insurance	(2,684.85)	816.40
May 2021		59.65	Forced Place Insur	(2,744.50)	756.75
Jun 2021	438.03	59.65	Forced Place Insur	(2,366.12)	1,135.13
Jul 2021	438.03	59.65	Forced Place Insur	(1,987.74)	1,513.51
Aug 2021	438.03	59.65	Forced Place Insur	(1,609.36)	1,891.89
Sep 2021	438.03	59.65	Forced Place Insur	(1,230.98)	2,270.27
Oct 2021	438.03	59.65	Forced Place Insur	(852.60)	2,648.65
Nov 2021	438.03	59.65	Forced Place Insur	(474.22)	3,027.03
Dec 2021	438.03	59.65	Forced Place Insur	(95.84)	3,405.41
Jan 2022	438.03	59.65	Forced Place Insur	282.54	3,783.79
Feb 2022	438.03	726.50	City/Town Tax	(5.93)	3,495.32
Feb 2022		59.65	Forced Place Insur	(65.58)	3,435.67
Mar 2022	438.03	59.65	Forced Place Insur	312.80	3,814.05
Apr 2022	438.03	59.65	Forced Place Insur	691.18	4,192.43
	<u>\$5,256.36</u>	<u>\$5,256.30</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 756.75. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 876.05 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 691.12. Your starting balance (escrow balance required) according to this analysis should be \$4,192.37. This means you have a shortage of 3,501.25. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 5,256.30. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	438.03
Surplus Amount:	0.00
Shortage Amount:	145.89
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$583.92

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$748.53 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On March 10, 2021, I served the foregoing documents described as Notice of mortgage payment chance on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

BRAD J. SADEK

brad@sadeklaw.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May

Maben May

On March 10, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR

Kireema Atah Sprowal

4213 Adams Avenue

Philadelphia, PA 19124

Trustee

WILLIAM C. MILLER, Esq.

Chapter 13 Trustee

P.O. Box 1229

Philadelphia, PA 19105

U.S. Trustee

United States Trustee

Office of the U.S. Trustee

200 Chestnut Street

Suite 502

Philadelphia, PA 19106

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May

Maben May